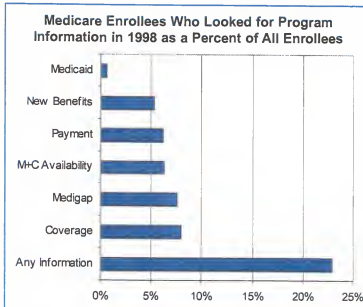


Enrollees' Search for Medicare Information in 1998

According to data collected in the Spring 1999 round of the MCBS, not quite one enrollee in four looked for some kind of program information in 1998. There were significant differences among enrollees of different ages, races, and educational attainment in terms of having looked for information. There also were significant differences in where these beneficiaries looked.

Relatively few "veteran" Medicare enrollees looked for information about the program in 1998. According to data collected in the Spring 1999 round of the MCBS, 22.9 percent of community-dwelling beneficiaries had looked for information during the previous year regarding coverage, new benefits, payment, M+C plan or Medigap availability, or Medicaid. The MCBS questions were asked of beneficiaries who were eligible for Medicare on January 1, 1998, who survived through the spring of 1999, and who were living in the community during the fall 1998 and spring 1999 rounds. For the most part, then, the survey excluded new enrollees, who are much more likely to have sought out some kind of information during the year. In fact, 65 percent of those who reported that they had not sought information in 1998 told us that they had looked in an earlier year.



Roughly equal proportions of enrollees — between 5 and 8 percent of beneficiaries— reported looking for each of the types of information for which we probed (except for Medicaid, for which less than 1 percent of enrollees sought information.) There was no significant difference between the proportions who sought information about coverage and about Medigap availability, nor between those looking for payment or M+C plan availability information. Most of those looking for information reported only one category; a smaller proportion looked for two types of information and very few looked for 3 or more types. In a somewhat surprising finding, only half of beneficiaries— 54 percent— whose M+C plan announced plans in 1998 to pull out of Medicare at the end of the year reported looking for information.

There were demographic differences in the proportions of beneficiaries who sought information in 1998. Beneficiaries under age 70 (including those eligible because of disability) were more likely to have looked, and those aged 80 years or older were less likely to have looked. Women were slightly more likely to have looked than men. White beneficiaries were more likely to have looked than were Black enrollees, who in turn were more likely to have looked than were Hispanic enrollees. Beneficiaries with more than a high school education were 75 percent more likely to have looked than were those with less than a high school education.

A very interesting finding is that there is a correlation between searching for information and program knowledge. In the same round of the MCBS where we asked about information search, we administered an 8-question quiz about Medicare, covering such topics as supplemental insurance, managed care options, and information availability. People who scored in the lower half of the distribution on these questions also were less likely to have searched for information than were those in the upper half of the knowledge distribution. Further investigation is needed to determine whether this is because people acquired knowledge by searching for information, or because people with knowledge knew they should look for information.

In a future issue of MCBS Profiles, we will look at sources of information used by enrollees to learn about the Medicare program.

Medicare Enrollees Who Looked for Program Information in 1998 as a Percent of All Enrollees

